

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Tonya L. Robinson
 Debtor

Case No. 14-16540-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 14

Date Rcvd: Jan 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2020.

db +Tonya L. Robinson, 230 East Ellet Street, Philadelphia, PA 19119-1804
 13455169 +Chestnut Hill Hospital c/o PASI, PO Box 188, Brentwood, TN 37024-0188
 13568347 #+Clearspring Loan Services, Inc, 18451 North Dallas Parkway Suite 100, Dallas, TX 75287-5209
 13368413 +Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095
 13839905 Wilimington Savings Funs Society, FSB, P.O.Box 52708, Irving CA 92619

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Jan 25 2020 03:29:02 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 25 2020 03:28:54 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13456230 E-mail/Text: megan.harper@phila.gov Jan 25 2020 03:29:02 City of Philadelphia,
 Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,
 Philadelphia, PA 19102-1595

13368395 E-mail/PDF: resurgentbknofications@resurgent.com Jan 25 2020 03:33:59 Cach, LLC,
 PO Box 10587, Greenville, SC 29603-0587

13610682 EDI: ECOMC.COM Jan 25 2020 08:18:00 ECOMC, PO Box 16408, St. Paul, MN 55116-0408

13407359 +E-mail/Text: bankruptcy@mfgoke.com Jan 25 2020 03:28:00 First National Credit Card,
 c/o Millennium Financial group, 5770 NW Expressway Suite #102,
 Oklahoma City, OK 73132-5238

13462163 E-mail/Text: bankruptcy.bnc@ditech.com Jan 25 2020 03:28:11 Green Tree Servicing, LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785

13429542 EDI: PRA.COM Jan 25 2020 08:18:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541

13393449 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 25 2020 03:28:21
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg PA 17128-0946

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

13981854* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2020 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com
 BRIAN CRAIG NICHOLAS on behalf of Creditor Green Tree Servicing LLC bnicholas@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 CHRISOVALANTE FLIAKOS on behalf of Creditor Christiana Trust, A Division Of Wilmington
 Savings Fund Society, FSB etal paeb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

DAVID M. OFFEN on behalf of Debtor Tonya L. Robinson dmo160west@gmail.com,
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com
JASON BRETT SCHWARTZ on behalf of Creditor Philadelphia Federal Credit Union
jschwartz@mesterschwartz.com
JEROME B. BLANK on behalf of Creditor Christiana Trust, A Division Of Wilmington Savings Fund
Society, FSB etal paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
MARIO J. HANYON on behalf of Creditor Christiana Trust, A Division Of Wilmington Savings Fund
Society, FSB etal paeb@fedphe.com
MATTEO SAMUEL WEINER on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
bkgroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 14

| Information to identify the case: | | | | | |
|--|--------------------------|-------------|-----------|--------------------------------|--------------------|
| Debtor 1 | <u>Tonya L. Robinson</u> | | | Social Security number or ITIN | xxx-xx-5219 |
| | First Name | Middle Name | Last Name | EIN | __-_____- |
| Debtor 2 | <u></u> | | | Social Security number or ITIN | ____- |
| (Spouse, if filing) | First Name | Middle Name | Last Name | EIN | __-_____- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | | | |
| Case number: 14-16540-amc | | | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tonya L. Robinson

1/23/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.